AMENDMENT AND RESPONSE UNDER 37 CFR § 1.111
Serial Number: 10/749,684
Filing Date: December 31, 2003
Title: METHOD AND ARCHITECTURE FOR FACILITATING PAYMENT TO E-COMMERCE MERCHANTS VIA A PAYMENT
    SERVICE

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IN THE CLAIMS

Please amend the claims as follows:

1.　　(Currently Amended) A method, comprising:

receiving a check-out request from a consumer user of an electronic storefront to purchase one or more products from the electronic storefront;

determining whether the consumer user is authorized to use a payment service to make purchases from an electronic storefront;

serving a web-based check-out interface, hosted by the electronic storefront, to a browser client used by the consumer user, the check-out interface including an option to enable the consumer user to make payment for the one or more products via the payment service if it is determined the user is authorized to use the payment service.

2.　　(Original) The method of claim 1, further comprising:

sending a service cookie containing information to identify the consumer user from the payment service to the browser client;

passing the service cookie via the browser client to the payment service in response to a prompt from the electronic storefront; and

identifying the consumer user via the service cookie.

3.　　(Original) The method of claim 1, further comprising authenticating the electronic storefront with the payment service.

4.　　(Original) The method of claim 3, wherein the electronic storefront is authenticated by:

selecting a merchant identity (ID) for the electronic storefront to be used for transactions involving the payment service;

providing a merchant ID from the electronic storefront to the payment service; and

comparing the merchant ID that is provided with the merchant ID that was selected to authenticate the user.

5.   (Currently Amended) The method of claim 4, wherein the merchant ID is provided to the

payment service via a URL (uniform resource locator).

6.   (Original) The method of claim 1, further comprising generating the web-based check-out

interface by employing an application program interface (API) that is provided to the electronic

storefront by the payment service.

7.   (Original) The method of claim 1, further comprising serving a web-based check-out

interface to the browser client that does not include an option to enable the consumer user to

make payment of the one or more products via the payment service if it is determined the user is

not authorized to use the payment service to make purchases from the electronic storefront.

8.   (Currently Amended) The method of claim 1, wherein the operation of determining

whether the consumer user is authorized to use the payment service to make purchases from an

electronic storefront is performed in a manner that is transparent to without the knowledge of the

consumer user.

9.   (Original) The method of claim 1, further comprising:

        serving a first web page via the electronic storefront containing visual content including a

check-out option;

        serving a second web page via the electronic storefront containing hidden content

including information to redirect the browser client to a web page hosted by a payment service

web site, redirection to the web page causing the browser client to return a service cookie stored

by the browser client to the payment service web site;

        extracting user identification information from the service cookie to determine an identify

of the consumer user;

        determining if the consumer user is authorized to use the payment service via a check

with a corresponding user profile; and

        redirecting the client browser to a third web page hosted by the electronic storefront.

10.   (Original) The method of claim 9, further comprising:

        storing information at the payment service web site identifying a return URL (uniform

resource locator) corresponding to the third web page;

        extracting a return URL embedded in the information to redirect the browser client to the

web page hosted by the payment service web site; and

        comparing the return URL that is extracted to the return URL corresponding to the third

web page to determine whether redirection to the third web page should be performed.

11.   (Original) The method of claim 10, further comprising embedding information in the

URL to the third web page indicating whether the user is authorized to use the payment service.

12.   (Original) The method of claim 10, further comprising providing an interface to enable an

administrator for the electronic storefront to register one or more return URLs with the payment

service.

13.   (Currently Amended) A method, comprising:

        serving a web page hosted by an electronic storefront web site, the web page including a

check-out option;

        redirecting a browser from the web page to a payment service web site in response to a

consumer user activating the check-out option;

        sending information from the electronic storefront web site to the payment service web

site identifying a merchant that hosts the electronic storefront;

        processing information received at the electronic storefront web site from the payment

service web site indicating whether the consumer user is authorized to purchase products offered

by the electronic storefront using payment via the payment service; and

        serving one or more web pages to provide a check-out flow, hosted by the electronic

storefront, for the consumer user, said one or more web pages including an option to use the

payment service to make a purchase corresponding to the check-out flow if the consumer user is

authorized to purchase products using the payment service.

14.   (Original) The method of claim 13, wherein the browser is redirected to the payment

service web site and the information identifying the merchant is sent by:

        generating a URL (uniform resource locator) containing an embedded merchant

identifier; and

        sending the URL to the browser.

15.   (Currently Amended) The method of claim 14, further comprising embedding a return

URL within the URL used to redirect the browser to the payment service web site, the return

URL to redirect the browser to a first web page in the check-out flow.

16.   (Original) The method of claim 13, further comprising incorporating an application

program interface (API) provided by the payment service to facilitate transactions with the

payment service.

17.   (Original) A method, comprising

        extracting a merchant identifier (ID) from a URL (uniform resource locator) used to

direct a browser to a payment service web site, the merchant identifier corresponding to an

operator of an electronic storefront;

        authenticating use of the payment service by the merchant based on the merchant

identifier that is extracted; and

        generating a return URL to redirect the browser to a first web page in a check-out flow

hosted by the electronic storefront if the merchant is authenticated, the check-out flow including

an option to purchase products from the electronic storefront via the payment service.

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18.   (Original) The method of claim 17, further comprising:

issuing service cookies to registered users of the payment service;

sending information to the browser to retrieve a service cookie stored on a client hosting the browser, the client operated by a consumer user of the electronic storefront;

receiving the service cookie from the browser; and

determining if the consumer user is authorized to use the payment service based on information contained in the service cookie.

19.   (Original) The method of claim 17, further comprising:

extracting a return URL embedded in the URL used to direct a browser to a payment service web site; and

determining if the return URL that is extracted matches a return URL the merchant has registered with the payment service.

20.   (Currently Amended) The method of claim 19, further comprising:

generating a web-based interface to enable an administrator for the merchant to register one or more return URLs with the payment service.

21.   (Currently Amended) A machine-readable medium to provide instructions, which when executed perform operations including:

redirecting a browser from an electronic storefront web site to a payment service web site in response to a consumer user activating a check-out option;

sending information from the electronic storefront web site to the payment service web site identifying a merchant that hosts the electronic storefront;

processing information received at the electronic storefront web site from the payment service web site indicating whether the consumer user is authorized to purchase products offered by the electronic storefront using payment via the third party service; and

selecting a check-out flow comprising one or more web pages, the check-out flow hosted by the electronic storefront, to serve to the browser, the check-out flow that is selected to include an option to make a purchase using the payment service if the consumer user is authorized to use

the payment service, otherwise the check-out flow that is selected to not include an option to make a purchase using the payment service.

22.   (Original) The machine-readable medium of claim 21, to provide further instructions to perform the operation of embedding a merchant identifier in a URL (uniform resource locator) used to redirect the browser to the payment service web site.

23.   (Original) The machine-readable medium of claim 22, to provide further instructions embodied as an application program interface (API) to be employed by an electronic storefront to enable transactions with the payment service.

24.   (Original) The machine-readable medium of claim 21, to provide further instructions to perform the operation of embedding return URL (uniform resource locator) within a URL used to redirect the browser to the payment service web site, the return URL to redirect the browser to the web page containing or not including the option to make a purchase using the payment service.

25.   (Original) A machine-readable medium to provide instructions, which when executed perform operations including:

        extracting a merchant identifier (ID) from a URL (uniform resource locator) used to direct a browser to a payment service web site, the merchant identifier corresponding to an operator of an electronic storefront;

        authenticating use of the payment service by the merchant based on the merchant identifier that is extracted; and

        generating a return URL to redirect the browser to a check-out page hosted by the electronic storefront if the merchant is authenticated.

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26.   (Original) The machine-readable medium of claim 25, to provide further instructions to perform operations including:

      receiving a service cookie from a consumer user of the electronic storefront;

      determining if the consumer user is authorized to use the payment service based on information contained in the service cookie.

27.   (Original) The machine-readable medium of claim 25, to provide further instructions to perform operations including:

      extracting a return URL embedded in the URL used to direct a browser to a payment service web site; and

      determining if the return URL that is extracted matches a return URL the merchant has registered with the payment service.

28.   (Currently Amended) The machine-readable medium of claim 25, to provide further instructions to perform operations including:

      generating a web-based interface to enable an administrator for the merchant to register one or more return URLs with the payment service.

29.   (Original) The machine-readable medium of claim 25, wherein at least a portion of the instructions are embodied as a common gateway interface (CGI) script.